

EXHIBIT 1

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Original - Court (with instructions)
1st copy - Defendant (with instructions)
2nd copy - Plaintiff (with instructions)
3rd copy - Return (with proof of service)

Approved, SCAO

STATE OF MICHIGAN
8th JUDICIAL DISTRICT

AFFIDAVIT AND CLAIM
Small Claims

CASE NO.

1611806 SC

Court address

150 E. Crosstown Parkway, Kalamazoo, MI 49001

Court telephone no.

(269) 384-8171

See instructions on the back of plaintiff and defendant copies.

NOTICE OF HEARING

For Court Use Only

The plaintiff and the defendant must be in court on

Thursday January 26th, 2017

at 10:30 AM at the court address above.

Time Court

Location C-Mail

Process server's name Fee paid: \$ 70

1. Nick Conley
Plaintiff
1820 Shendons Dr
Address
Kalamazoo MI 49001
City, state, zip Telephone no.

2. Portfolio Recovery Associates LLC
Defendant
P.O. Box 12914
Address
Norfolk VA 23541
City, state, zip Telephone no.

3. A civil action between these parties or other parties arising out of the transaction or occurrence alleged in this complaint has been previously filed in ☐ The action ☐ remains ☐ is no longer pending. The case number, if known, is

4. I have knowledge or belief about all the facts stated in this affidavit and I am ☒ the plaintiff or his/her guardian, conservator, or next friend. ☐ a partner. ☐ a full-time employee of the plaintiff.

5. The plaintiff is ☒ an individual. ☐ a partnership. ☐ a corporation. ☐ a sole proprietor. ☐ Other

6. The defendant is ☐ an individual. ☐ a partnership. ☒ a corporation. ☐ a sole proprietor. ☐ Other

7. The date(s) the claim arose is/are 1-19-2016

Attach separate sheets if necessary

8. Amount of money claimed is \$ 2000 (NOTE: Plaintiff's costs are determined by the court and awarded as appropriate. They are not part of the amount claimed.)

9. The reasons for the claim are Agency Reported a debt I do not own to the credit Bureaus of Transunion and Equifax without proper Debt Validation per FDCPA guidelines and Ignored Case Filed By myself to the CFPB

10. The plaintiff understands and accepts that the claim is limited to \$5,500 by law and that the plaintiff gives up the rights to (a) recover more than this limit, (b) an attorney, (c) a jury trial, and (d) appeal the judge's decision.

11. I believe the defendant ☒ is ☐ is not mentally competent. I believe the defendant ☒ is ☐ is not 18 years or older.

12. ☐ I do not know whether the defendant is in the military service. ☒ The defendant is not in the military service.
☐ The defendant is in the military service.

Subscribed and sworn to before me on 12/22/16

Signature

County Michigan.

My commission expires:

Date

Signature:

Deputy clerk/Notary public

Notary public, State of Michigan, County of

The defendant(s) must be served by 3/03/17
Expiration date

ADDITIONAL NOTICE AND INSTRUCTIONS

TO BOTH THE PLAINTIFF AND THE DEFENDANT:

- You must bring to the hearing all witnesses, books, papers, and other physical evidence needed to prove or disprove this claim.
- Before the trial (hearing) starts, you have the right to
 1. remove the case to the general civil division of the district court, or
 2. have the case heard by a district court judge (if the hearing is scheduled before an attorney magistrate). If the case is heard by an attorney magistrate, you may appeal to the district judge within 7 days after the trial.
- If the case is tried in the small claims division, you give up the right to an attorney, to a jury trial, and to appeal the judge's decision.

If you require special accommodations to use the court because of a disability or if you require a foreign language interpreter to help you fully participate in court proceedings, please contact the court immediately to make arrangements.

TO THE DEFENDANT:

- The affidavit and claim you have just received means you are being sued in the small claims division of the district court.
- The court is being asked to decide a matter that the plaintiff says is your obligation and responsibility.
- If you wish to deny this claim or arrange terms of payment, you must make your request by appearing at the date, time, and place stated in the notice of hearing on the front of this form.
- If you do not appear at the date, time, and place stated, a default judgment may be entered against you for the amount stated in item 8, including the costs of this action.
- If the dispute is settled before or at the hearing, you may have to pay the plaintiff's costs.
- In case a judgment is entered against you at the hearing, you should be prepared to pay the amount stated in item 8, including the costs of this action, or to make arrangements for installment payments.

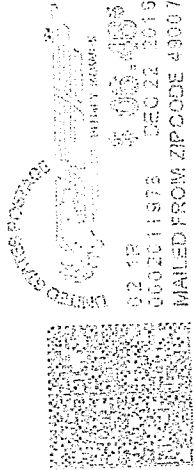
8TH DISTRICT COURT-CROSSTOWN
150 E. CROSSTOWN PARKWAY
KALAMAZOO, MI 49001-2849

CERTIFIED MAIL®



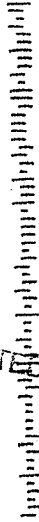
7016 2140 0000 0973 7205

1611806SC SC
PORTFOLIO RECOVERY ASSOCIATES LL
PO BOX 12914
NORFOLK VA 23541



RETURN RECEIPT REQUESTED

23541-091414



PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF THE RETURN ADDRESS, FOLD AT DOTTED LINE

RETURN RECEIPT REQUESTED

RETURN RECEIPT REQUESTED

01/23/2017 16:22 IFAX mailroom.lounatl@dinslaw.com

Jan. 23. 2017 3:31PM 8th District Court

+ Service Center 002/002

No. 6144 P. 2

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Plaintiff
1822 S. ...
Address
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City, state, zip
Telephone no.

2. Fort Folio Recovery Associates LLC
Defendant
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Telephone no.

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3. A 7016 2140 0000 0973 7205

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1. Article Addressed to: Robert Navarro

2. Article Addressed to: 1611806 SC

3. Article Addressed to: PORTFOLIO RECOVERY ASSOCIATES LLC

4. Article Addressed to: PO BOX 12914

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COMPLETE THIS SECTION ON DELIVERY

A. Signature Robert Navarro

B. Received by (Printed Name) Robert Navarro

C. Date of Delivery ...

D. Is delivery address different from item 1? ☐ Yes ☐ No

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Signature

County, Michigan.

My commission expires: ...

Date

Signature: ...

Deputy clerk/Notary public

Notary public, State of Michigan, County of ...The defendant(s) must be served by 3/03/17

Expiration date